UNDERWRITERS ATTACK GOV. WOODROW WILSON'S PLAN.

Tell Him That He Knows Nothing of Insurance Ask How New Jersey Would Manage a Department Giving Compensation to Her Injured Workmen.

Underwriters of accident insurance meeting at the Hotel Astor yesterday priticised Gov. Woodrow Wilson of New Jersey for suggesting that it may become necessary for New Jersey to provide a system of State insurance. The underwriters, in so many words, said that evidently the Governor didn't know what he was talking about and that he wouldn't so ready with insurance innovations if he had to put up his own money.

The underwriters are members of the International Association of Casualty and Surety Underwriters which closed last night a three days' convention. The international body is composed of the International Association of Accident Surety Underwriters and the Liability Insurance Association. William Bro Smith, general counsel for the Travellers' Jones, assistant secretary of the Fidelity and Casualty Company, is the secretary, and Edson S. Lott, president of the United go again to-day with the money for Mrs. States Casualty Company, is chairman of the executive committee.

Papers were read yesterday by P. Te-

was then, said Mr. Lott, that Gov. Wilson | the widow said that the makers of insurance rates were "singularly unwise" and that New Jersey might have to go into the insurance business on her own account.

Mr. Lott doubted whether Gov. Wilson had ever given any study to the insurance employers were a fault or not, the plaint made casualty companies to protect themselves would have to boost insurance rates. Companies had to find protection making insurance more expensive. He wondered whether Gov. Wilson had been fooled by the apparent profits of the business. As a matter of fact, he con-tinued, profits were apt to disappear. In any year of business premiums received any year of business premiums received been fooled by the apparent profits of

cannot always be settled as soon as the accidents occur, he explained.

"Now suppose the State of New Jersey goes into the business of liability insurance," said Mr. Lott. "Who will run the State company or department? Who will fix the premium rates? If the premiums received by the State are not sufficient to nay all the losses who will nay the differ. pay all the losses who will pay the differ-

their own. They can get a new cont.

of thoughts of marriage on the part of the off the synod, and under the name of defendant, but the other jurors persuaded him that the picture was that of an inn of thoughts of marriage on the part of the defendant, but the other jurors persuaded him that the picture was that of an innand that the words "St. Peter's" were a joke. On the second, third and fourth ballots one juror was won over each time, but Steirer and J. A. Fogelstrom held out until the seventh, when the latter joined the majority.

the seventh, when the latter joined the majority.

The jurors said that they were not influenced in their decision by the fact that the plaintiff was a man, but said they considered solely the fact that in the seven years correspondence there was nothing to bear out the allegation of an engagement. Juror Steirer thought that the banking career and had injured him in this way.

Neither party to the suit was in the court room was full of persons curious as to the outcome of the trial.

Health Department Man's Leg Fractured When Aute Hits Buggy.

Broadway jumped for a minute yester-day afternoon when at Forty-sixth street an automobile owned by Dyer Pearl of 34 West Seventy-third street and driven by Chauffeur Austin Ludstern banged into a buggy driven by Herbert Flemen, a foreman in the Department Man's Leg Fractured When Aute Hits Buggy.

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ESPRIT DE CORPS

We consider it our duty once in a while to acknowledge the spirit of co-operation which animates the employees of this Company, in New York and in the numerous cities where

we operate. . It is that very spirit of cooperation which gives the right momentum to our activities.

THOMPSON-STARRETT COMPANY

Building Construction Fifty-One Wall Street

\$6,340.10 FOR MRS. LYNCH.

Line of Duty to Get a Gift Fund. Through Police Commissioner Waldo Underwriters, the Board of Casualty and Mrs. Michael Lynch and her two small children will receive to-day \$6,549.10. She came near getting this gift yesterday. but when the Rev. Francis J. Sullivan of Insurance Company, is president of the St. Ann's Church, in Twelfth street, chapcombined associations. F. Robertson lain of the Police Department, went to Headquarters yesterday the Commissioner was not in. The chaplain will Lynch and the children.

> On July 1 last Patrolman Michael Lynch of Precinct 22 and two other members of the force heard shots in a house occupied

cumseh Sherman, ex-Labor Commissioner of this State; John T. Stone, J. Scofield Rowe, Frank E. Law, S. H. Wolfe, the actuary, and Mr. Lott. It was Mr. Lott's paper on "State Employers' Liability Insurance" which started the criticism against Gov. Wilson.

Mr. Lott said that after the New Jersey Legislature last winter has passed the Edge law which forced casualty companies to increase their rates employers of labor complained to the Governor that they had to pay so much more for lability insurance than ever before. It was then, said Mr. Lott, that Gov. Wilson the force heard shots in a house occupied by negroes. Rushing to it, Patrolman Lynch reached the door. When he did so there came a shot from within that went through his heart. The negroes escaped to the roof of the house, but later were arrested. There was marked sympathy for the widow of the patrolman and his family, and Chaplain Sullivan took charge of portion of the police force from Commissioner Waldo down contributed, the amount as given will be turned over to-day to the Commissioner to be given to the widow.

RECKLESS FIREMAN FINED. Commissioner Johnson Scores Fast Drivers Not Rupning to Blaze.

Fireman William Chalmers of Truck 20 was up for trial vesterday on a charge He must have realized, said of reckless driving through the streets and schools? Mr. Lott, that after the new law made when not going to a fire. Fire Commisemployers responsible for almost any sioner Johnson happened to see the persort of accident, no matter whether the formance himself and ordered the com-

The Commissioner was at Broadway and Ninth street a week ago when he saw Chalmers driving a fuel wagon at a high rate of speed and supposed he was going to a fire in the neighborhood. He telephoned to Fire Headquarters to learn where the fire was located and was

maight run 80 per cent, more than losses
paid out, but the next year and for five or
six years after that the company still
would be paving out money ir satisfaction
of injuries received the first year. Claims
cannot always be settled as soon as the
accidents occur, he explained.

"Now suppose the State of New Jersey
goes into the business of liability insurance," said Mr. Lott. "Who will run the
State company or department? Who will
fix the premium and against the fireman.

"There is altogether too much reckless
driving through the streets by men of
this department when there is no real
necessity for hurry." the Commissioner
said while presiding at the trial yesterday.
"Only a short time ago I saw a deputy
chief's wagon going through Columbus
avenue at a very high rate of speed when
not going to a fire. This must stop."

The Commissioner fined Chalmers two
days pay as a warning to the men of the
department.

ASTOR-FORCE MARRIAGE FEE. Presbyterian Synod Told That \$20,000

pay all the losses who will pay the difference, the taxpayers?

"And who will audit for the State payrolls of the assured? And who will settle disputes over the correctness of the audit? And will the actuaries, underwriters, claim adjusters and clerical force all change every time the State changes its politics?

"If Gov. Wilson thinks, that the rates liability companies are asking in his State are so high that the companies will make too large profits he need not set the cumbersome State machinery in motion for the purpose of relieving his fellow citizens from that evil. He can get relief more quickly by asking his moneyed friends to start a company.

Presbyterian Synod Told That \$20.000

Was Offered a Newport Pastor.

AUBURN, Oct. 19.—No insignificant sum was offered to a representative of the Presbyterian Church, such as was offered to the Blacksmith Parson of Rhode Island, who said that \$1.000 was to be the Astor-Force marriage fee last summer. This developed in the course of a warm debate before the Presbyterian Synod of New York to-day when a resolution calling upon Congress to enact uniform divorce laws was introduced. Interrupting the debate the moderator, the Rev. Martin D. Kneeland, D. D. of Beston said.

Define the control of the state control the State change of the St

insurance office was overfourened with fiviolous and unfounded claims. Official previous and unfounded claims. Official grew with monstrous speed. Accidents grew with monstrous speed. Accidents and illness were 'arranged for has a result of the cost of insurance, which gradually became monstrous. Gentland for the said of children under a years, 2,326, from the said of the said of children under a years, 2,326, from the said in the said of children under a years, 2,326, from the said of children under a years, 2,326, from the said of children under a years, 2,326, from the said of children under a years, 2,326, from the said of children under a years, 2,326, from the said of children under a years, 2,326, from the said of children under a years, 2,326, from the said of children under a years, 2,326, from the said of children under a years, 2,326, from the said of children under a years, 2,326, from the said of children under a years, 2,326, from the said of children under a ye

CRASH AND A RUNAWAY. Health Department Man's Les Fractured

EQUAL PAY FOR WOMEN GOES A Good

FEWER WOMEN TEACHERS.

Mayor in Signing the Bill Says the Extra Money Could Be Saved on Subways It's Only 4 Cents on \$100 Taxes in This Well Governed City Low.

After a five years fight the women teachers in the public schools have won equal pay with men in all grades. Mayor Gaynor signed the equal pay bill yesterday and Gov. Dix made it known some weeks ago that if the Mayor was willing to ago that if the Mayor was willing to meal; promotes sociabilit accept the bill he would sign it. The and is enjoyed by every

The rule of equal pay to men and women teachers is nothing new. It already pre-vails in over one-half of the large cities of his country. Instead of lessening the number of men teachers it will increase it. The economical reason for appointing women SEVEN MEN IN M'NAMARA BOX. eachers because they are paid less is re-

The principal objection is that the annual budget will be increased about \$3,500,000 It is said that the taxpayers object. Or he contrary, I find they generally favor this oill as a measure of justice and good policy Moreover, the will of the whole community must be consulted in matters of government and not merely that of the corporations and persons who pay the taxes. The payers, as every wise land owner knows. And when we consider this addition of \$3,500,000 to the next tax budget, it is not so great after all. It is an increase of fourhat one who pays on \$100 would have to ay four cents more by reason of this in-rease, that one who pays on \$100,000 would have to pay \$40 more, and so on. I am perfectly content as a taxpayer to pay this ncrease, and I believe the vast majority of taxpavers feel the same way. They are not so niggardly as some would have us We can save \$3,500,000 in other

An offer of an operating company to put \$100.000,000 into subway construction was recently rejected by the officials of the city. It is intended instead that the city shall put in all the money, notwithstanding that wnership and control and the operating though the operating company put up part of the construction money or all of it. The nterest on the bonds to raise \$100.000,000 at 4'4 per cent., which is the rate we now have to pay, will amount to \$4,250,000 annually. Why not save that for teachers

On the hearing before me on this bill one speaker pictured the property of this city as overwhelmed with taxation. I had to inform him that taxation in this city is relatively far lower than in the other cities nation. Those who assert otherwise do so defame this city in every possible way. In the Young Women's the other cities of the Stategenerally the bill last Saturday night. for the city tax and that for the county tax are separate and have to be added to get the total tax.

And we have good government here. beg the people of this city to call off the ity government and say if they find one murder among them who is otherwise than absolutely honest and competent to fill his place. I felt proud as Mayor of this city to listen to the address of Dock Commissioner Tomkins Richmond yesterday. It was a credit to this city. And all the heads of departments are capable of taking the same part in simiar national gatherings and do so habitually They are lifting this city up in the estima-tion of the nation, while others for personal, selfish and political reasons are trying to pull it down and degrade it.

DEATH RATE GOES DOWN. Health Department Announces Decrease

of 1.15 Per 1,000. Health Commissioner Lederle ancounced yesterday the following results

Home Drink ment, promotes rest and

lasting benefit is

one everywhere. To secure Brewery Bottling Se that cap bears our trademark.

Defence Has Accepted Them, but the State Has Not Finished.

Los Angeles, Cal., Oct. 19.-Officers guarding the door to the room where the McNamara trial is being held to-day arrested and disarmed M. A. Keshler, a teamster, who had concealed a revolver

on his person. Keshler said he was attracted to the nterests and wishes of the rentpayers are trial only by curiosity and explained that he usually carried a weapon. As far as the police know Keshler had no intention of attempting violence

Attorneys for the defence finished with the veniremen to-day and the District Attorney began questioning them. A. C. Robinson was passed by the defence after several hours of close examination. John W. Roberts admitted under examination by the prosecution that he had conscientious scruples against capital punishment and was dismissed. F. D. Green was passed by the defence.

Judge Bordwell has not ruled on Venire men Jessen and McKee, who were challenged by the defence because they said they believed the building was blown up with dynamite. The Judge intimated inder the law the city has the very same that he might pass on them to-morrow When court adjourned this afternoon ompany cannot get a longer lease, even there were seven men in the jury box who were acceptable to the defence but

HUNT FOR GIRL'S POISONER. No Arrest Yet in the Case of Miss Avis Linnell.

BOSTON, Oct. 19.-Little progress was nade by the police to-day toward solving the mystery surrounding the death of Miss Avis Linnell, the New England Congnorantly, or else (which is the case of a servatory of Music student who was few: from a settled purpose to decry and poisoned with cyanide of potassium at the Young Women's Christian Association

Chief Inspector Joseph Dugan, head of the homicide bureau at headquarters, was busy all day on the case, as were several of his detectives. All Chife list of heads of departments in our present Dugan would say is that he considers it

Miss Nellie Barkhouse of Hyannis, who lives at the Y. W. C. A. and was very friendly with Miss Linnell, wrote a letter to her sister last Sunday in which she made the statement that Miss Linnell went out to lunch with the Rev. Clarence V. T. Richeson on Saturday. Miss Barkhouse yester ay denied having written a letter, but to-day she admitted it and said that she had received her information regarding Miss Linnell's movements on Saturday from a young woman acquaintance who lives in Somerville and who knew the dead girl intimately. When asked about Ithis Mrs. Edmands, mother of the young woman Richeson is engaged to be married to.

promptly replied:
"Mr. Richeson did not go to luncheon of a compilation of vital statistics for the three months period ended September 30, 1911:

There were 18,048 deaths during the quarter ended September 30, 1911, producing a death rate of 14.38 per 1,000 of the following the confirm his wife statement.

Frank H. Carter, with whom Richeson boarded, says that the clergyman left

A new line of investigation will be taken up at once by the police, but what it would be Dugan declined to say. He admitted that the police have found several records of recent sales of cyanide of potassium by druggists in this city, but said that none of these could be traced to any person who is regarded as having a possible connection with the case.

Arrangements have been made by the officers of the Immanuel Church to have Mr. Richeson's pulpit filled at next Sunday's morning and evening services by

day's morning and evening services by the Rev. Dr. George Croff of the Newton Theological Seminary.

society in Harlem has been actively advocated, and it is planned to call other meetings until the purpose is accomplished.

At last night's meeting Prof. Richard Gutthell of Columbia, who was one of the American delegates at the recent Zionist congress held in Basle, Switzerland, and Rabbi Jacob Cohen of Temple Amsche Chesed, Seventh avenue and 114th street, were the speakers. B. G. Richards, a member of the executive committee of the Federation of American Zionists and author of "The Discourses of Keidansky," a series of Ghetto dialogues, presided.

The federation has already 300 societies throughout the country. Prof. Gutthell said that the movement to restore Palestine as a real home for the Jaws is unstabled that the movement to restore Palestine as a real home for the Jaws is unstabled that the movement to restore Palestine as a real home for the Jaws is unstabled that the movement to restore Palestine as a real home for the Jaws is unstabled that the movement to restore Palestine as a real home for the Jaws is unstabled that the movement to restore Palestine as a real home for the Jaws is unstabled that the movement to restore Palestine as a real home for the Jaws is unstabled the Jaws is unstabled to support Mr. Cropsey, who had volunteed the movement to restore Palestine as a real home for the Jaws is unstabled the Jaws is unstabled to support Mr. Cropsey, who had voluntered to assist him without pay in the investigation that was being conducted to say to the prisoner before having him taken away.

The federation of Jarus and will were the depositors associated the Thorney's of the Church of

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Full Reports of World's Championship Series on 20 Tickers and Several Large Boards

Be sure to see the many exhibits of The New York Edison Company the "At-Your-Service" Company. A most cordial welcome is assured all visitors.

meted out not only to the clerks but to the proprietors as well. I hope this will go out as a warning to them."

go out as a warning to them.

On September 27 the Gramercy Neighborhood Association sharply criticised Special Sessions Justices Deuel and O'Keeffe, who as a majority of the court acquitted Charles Green, a clerk of the Union Hotel, Third avenue and Fifteenth street, of the charge of conducting a disorderly house.

Appointment for Gresser's Son.

Lawrence T. Gresser, son of former Borough President Lawrence Gresser Berough President Lawrence Gresser of Queens, was appointed yesterday chief cierk in the office of the District Attorney of Queens county. He will hold office until the end of the present year, when District Attorney De Witt's successor comes in. Gresser succeeds William McAdams, who was promoted to be Deputy Assistant District Attorney in the place of Wallace E. J. Collins, who was deposed last week. Gresser is a graduate of the Brooklyn Law School.

day's morning and evening services by the Rev. Dr. George Croff of the Newton Theological Seminary.

CRUSADERS ARE PLEASED.

Disorderly House Man Goes to Jail for Three Months.

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B. Altman & Co.

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MADE OF THE LATEST FABRICS, WILL BE OFFERED THIS DAY (FRIDAY) AND SATURDAY, AT THE FOLLOWING LOW PRICES:

BOYS' OVERCOATS, SIZES 9 TO 18 YEARS. REGULAR PRICES \$15.00 TO 18.00

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REGULAR PRICES \$10.00 TO 12.50 . AT \$6.75 MEN'S AND BOYS' MOTOR COATS, GLOVES AND CAPS, SWEATERS, HOUSE GOWNS, SHIRTS, PAJAMAS, UNDERWEAR,

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